

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

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|-------------------------|--------------------------|---|------------------------------|
| Applicant: | Penny L. Gerstner et al. |) | |
| Serial No.: | 10/707,327 |) | |
| Filed: | December 5 2003 |) | Confirmation No. 1326 |
| | |) | |
| Group Art Unit: | 3691 |) | |
| Examiner: | Michael R. Zecher |) | |
| | |) | |
| Attorney Docket: | 014033-000018 |) | |
| | |) | |
| Title: | SYSTEM AND METHOD FOR |) | |
| | AUTHORIZING THIRD-PARTY |) | |
| | TRANSACTIONS FOR AN |) | |
| | ACCOUNT AT A FINANCIAL |) | |
| | INSTITUTION ON BEHALF OF |) | |
| | THE ACCOUNT HOLDER |) | |

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

AMENDMENT AND RESPONSE UNDER 37 C.F.R § 1.116

Sir:

This paper is being filed in response to the Advisory Action dated as mailed January 30, 2009, having a reply due date of February 4, 2009, which is three months from the final Office Action mailed November 4, 2008. Applicants believe no fee is due at this time. Should Applicants be mistaken as to the fee, you are authorized to charge deposit account 13-4365 for the shortfall, or credit said deposit account for any overpayment. Reconsideration of the application is respectfully requested in light of the amendments and remarks contained herein.

Amendments to the Specification, there are no amendments to the specification.

Amendments to the Claims, begin on page 2 of this paper.

Remarks/Arguments begin on page 9 of this paper.